June 1, 2005

FROM: NCUA Board Member Debbie Matz

**SUBJECT:** Free PALS Workshop:

"Knock Out Predatory Lenders and Improve Your Bottom Line"

**LOCATION:** Baltimore, Maryland

**WORKSHOP DATE:** July 7, 10:00 AM - 3:30 PM

Good news! There is still room for you to attend NCUA's **free Partnering and Leadership Successes (PALS) workshop**. On **July 7** in **Baltimore**, credit union officials will share innovative ways to "Knock Out Predatory Lenders and Improve Your Bottom Line."

And if you're a baseball fan, this invitation includes an added bonus: A block of tickets to the July 7 Boston Red Sox - Baltimore Orioles game has been reserved for PALS attendees.

To view the agenda and register online for the PALS workshop, visit <a href="www.ncua.gov">www.ncua.gov</a> and click "PALS Workshop Registration, July 7, 2005."

The workshop will feature credit union panelists presenting special loan programs, financial education and other needed services to help members break free from the grip of predatory lenders.

And it's not only the topics that will make this PALS workshop a valuable experience. It's also the networking. Officials from large and small, federal and state, community-chartered and SEG-based credit unions are all invited to participate. This is a unique opportunity to meet other leaders who are dealing with the same issues you are facing. Networking opportunities will also be available during a free lunch.

The baseball game begins at 7:05 PM. To order your baseball tickets, contact Rick Webb, CEO of Atlantic Financial Federal Credit Union in Maryland at (410) 584-7474 ext. 223, or <a href="mailto:rwebb@affcu.org">rwebb@affcu.org</a>.

If you have any questions about the workshop registration or hotel accommodations, call (703) 518-6632 or e-mail palsreg@ncua.gov.

We hope to see you in Baltimore!